## 1 BEFORE THE INSURANCE COMMISSIONER 2 OF THE STATE OF CALIFORNIA 3 4 In the Matter of the Application of File No. LBB 4466-AP (AR) 5 FRANK ALVAREZ BALCORTA, JR, 6 OAH No. L2008070478 7 NOTICE OF REJECTION OF Respondent. PROPOSED DECISION 8 9 Government Code Section 11517(c) 10 11 12 13 This matter was heard by Administrative Law Judge Joseph D. Montoya of the Office of 14 Administrative Hearings, in Los Angeles, California, on September 18, 2008, and the matter was 15 submitted on September 18, 2008. The Administrative Law Judge submitted the attached 16 Proposed Decision, dated October 20, 2008, to the Commissioner. The Proposed Decision was 17 received on October 27, 2008. 18 The Insurance Commissioner has considered, but has rejected the Proposed Decision insofar 19 as the Factual Findings, Legal Conclusions and proposed action are concerned, and will decide such 20 matters upon the record pursuant to the provisions of subdivision (c)(2)(E) of Section 11517 of the 21 Government Code. 22 In accordance with said provision of the Government Code, and prior to the issuance of a 23 final decision by the Insurance Commissioner: You are entitled to a copy of the record. You will be 1 24 required to pay the direct costs of making the copy. 25 2. You may submit written argument to the Insurance 26 Commissioner 27

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| 1  | If you want a copy of the record and/or intend to submit written argument to the  |
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| 2  | Insurance Commissioner, please notify the following person, in writing, within 30 days of the   |
| 3  | date of this notice:  |
| 4  | Patricia K. Staggs  |
| 5  | Deputy General Counsel<br>California Department of Insurance  |
| 6  | 45 Fremont Street, 21st Floor   |
| 7  | San Francisco, California 94105   |
| 8  | If you want a copy of the record and/or intend to submit written argument to the Insurance Commissioner, you should also notify the following person, in writing: |
| 9  | Kevin W. Bush<br>Senior Staff Counsel   |
| 10 | California Department of Insurance  |
| 11 | 300 South Spring Street, 12th Floor<br>Los Angeles, California 90013  |
| 12 | If you do not reply to this notice in writing within 30 days of the date set forth below, the   |
| 13 | Insurance Commissioner will decide the case upon the record, including the transcript, and will   |
| 14 | issue his decision without further notice to you.   |
| 15 | The Insurance Commissioner must issue his decision in this matter not later than 100 days   |
| 16 | after the date of this notice of rejection unless the transcript of the hearing is ordered. If the  |
| 17 | transcript is ordered the decision must be issued not later than 100 days after the Insurance   |
| 18 | Commissioner receives the transcript.   |
| 19 | You may authorize the Insurance Commissioner to decide the case upon the record, without  |
| 20 | including the transcript of the hearing. If you desire to do so, please notify the persons listed above   |
| 21 | in writing within 30 days of the date of this notice.   |
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| 23 | Dated: 12/11/08   |
| 24 | STEVE POIZNER   |
| 25 | Insurance Commissioner  |
| 26 | By /s/  |
| 27 | PATRICIA K. STAGGS  |
| 28 | Deputy General Counsel  |